

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Daniel J Stout

Case No.: 5-18-03530MJC

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name:	Freedom Mortgage
Court Claim Number:	06
Last Four of Loan Number:	2265
Property Address if applicable:	105 Buttermilk Heights Dr

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

a.	Allowed prepetition arrearages:	\$1,189.83
b.	Prepetition arrearages paid by the trustee:	\$1,189.83
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$1,189.83

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage is/was paid directly by the debtor(s).

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: October 25, 2023

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Daniel J Stout

Case No.: 5-18-03530MJC

Chapter 13

Debtor(s)

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on October 25, 2023 I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

Michael J McCrystal, Esquire
Upright Law, LLC
151 Main St, Suite A
Emmaus, PA 18049

Served by First Class Mail

Freedom Mortgage Corp
10500 Kincaid Dr
Fishers IN 46037-9764

Daniel J Stout
105 Buttermilk Heights Dr
East Stroudsburg PA 18301

I certify under penalty of perjury that the foregoing is true and correct.

Date: October 25, 2023

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

Disbursements for Claim

Case: 18-03530 DANIEL J STOUT
FREEDOM MORTGAGE CORPORATION
10500 KINCAID DRIVE

Sequence: 24
Modify:
Filed Date:
Hold Code:

FISHERS, IN 46037-

Acct No: 105 Buttermilk Heights - PRE

ARREARS - 105 BUTTERMILK HEIGHTS DRIVE

Amt Sched:	\$157,833.00	Debt:	\$1,189.83	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$1,189.83	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5200	FREEDOM MORTGAGE CORPORATION							
520-0	FREEDOM MORTGAGE CORPORATIC		04/14/2020	1216243	\$214.03	\$0.00	\$214.03	04/29/2020
520-0	FREEDOM MORTGAGE CORPORATIC		02/13/2020	1213644	\$186.60	\$0.00	\$186.60	02/21/2020
520-0	FREEDOM MORTGAGE CORPORATIC		01/16/2020	1212276	\$186.60	\$0.00	\$186.60	01/27/2020
520-0	FREEDOM MORTGAGE CORPORATIC		12/12/2019	1210897	\$186.60	\$0.00	\$186.60	12/19/2019
520-0	FREEDOM MORTGAGE CORPORATIC		11/07/2019	1209571	\$186.60	\$0.00	\$186.60	11/13/2019
520-0	FREEDOM MORTGAGE CORPORATIC		10/10/2019	1208516	\$195.00	\$0.00	\$195.00	10/17/2019
520-0	FREEDOM MORTGAGE CORPORATIC		09/26/2019	1207213	\$34.40	\$0.00	\$34.40	10/02/2019
				Sub-totals:	\$1,189.83	\$0.00	\$1,189.83	
				Grand Total:	\$1,189.83	\$0.00		